Kitlegalia

REG S-P BUILDER + COMPLIANCE BINDER

See the binder at work

A real Compliance Binder, used by a made-up firm: Harrow & Pine Wealth Advisors, LLC, a 6-person SEC-registered adviser in Lancaster, PA. Nothing here is a mock-up. Every page is a screenshot of the app or a page it prints.

Sample

1. **Daniel, the CCO**, adds the client service associate, Jane Doe.
2. The **Service providers** tab is red: SOC 2 reports and the 72-hour notice commitments are missing.
3. Three weeks later **Jane signs in** and files them.
4. The tab turns **green**, with Jane's name and the date on every file.
5. Jane takes the **security training**; her certificate files itself.
6. The binder still shows **what is left**.
7. A look at the **documents** the Reg S-P Builder writes.

$399 for the 2027 edition · kitlegalia.com/reg-sp-builder

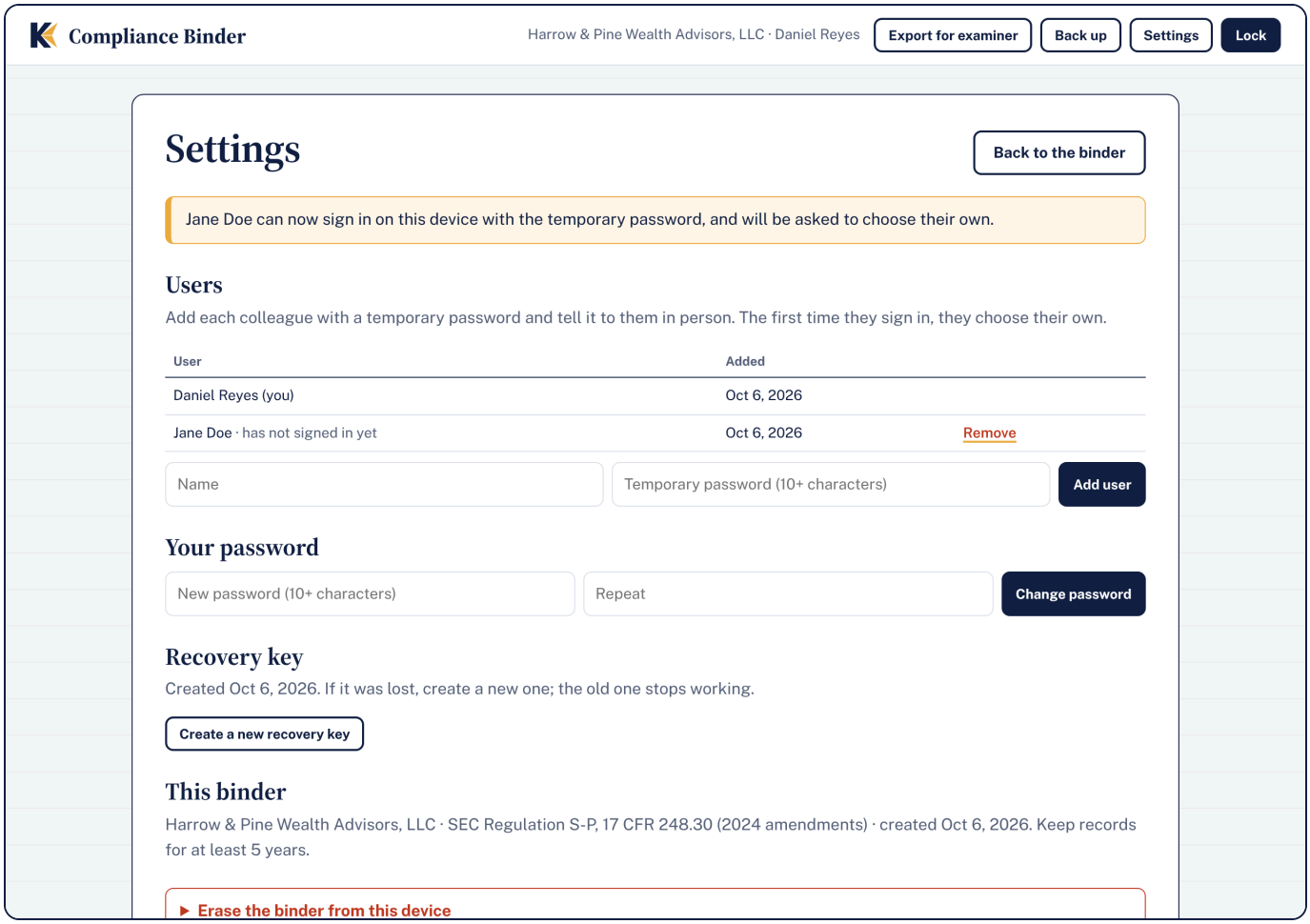
It is not a subscription: nothing is charged automatically. Your plan has to be reviewed every year, so for 2028 you buy the 2028 edition as a new purchase.

Harrow & Pine Wealth Advisors, LLC and its staff are fictional. Names, numbers and files are made up.

STEP 1 OCTOBER 6

Daniel adds Jane Doe

Each person gets their own login. Daniel gives Jane a temporary password in person; Jane picks her own the first time she signs in.

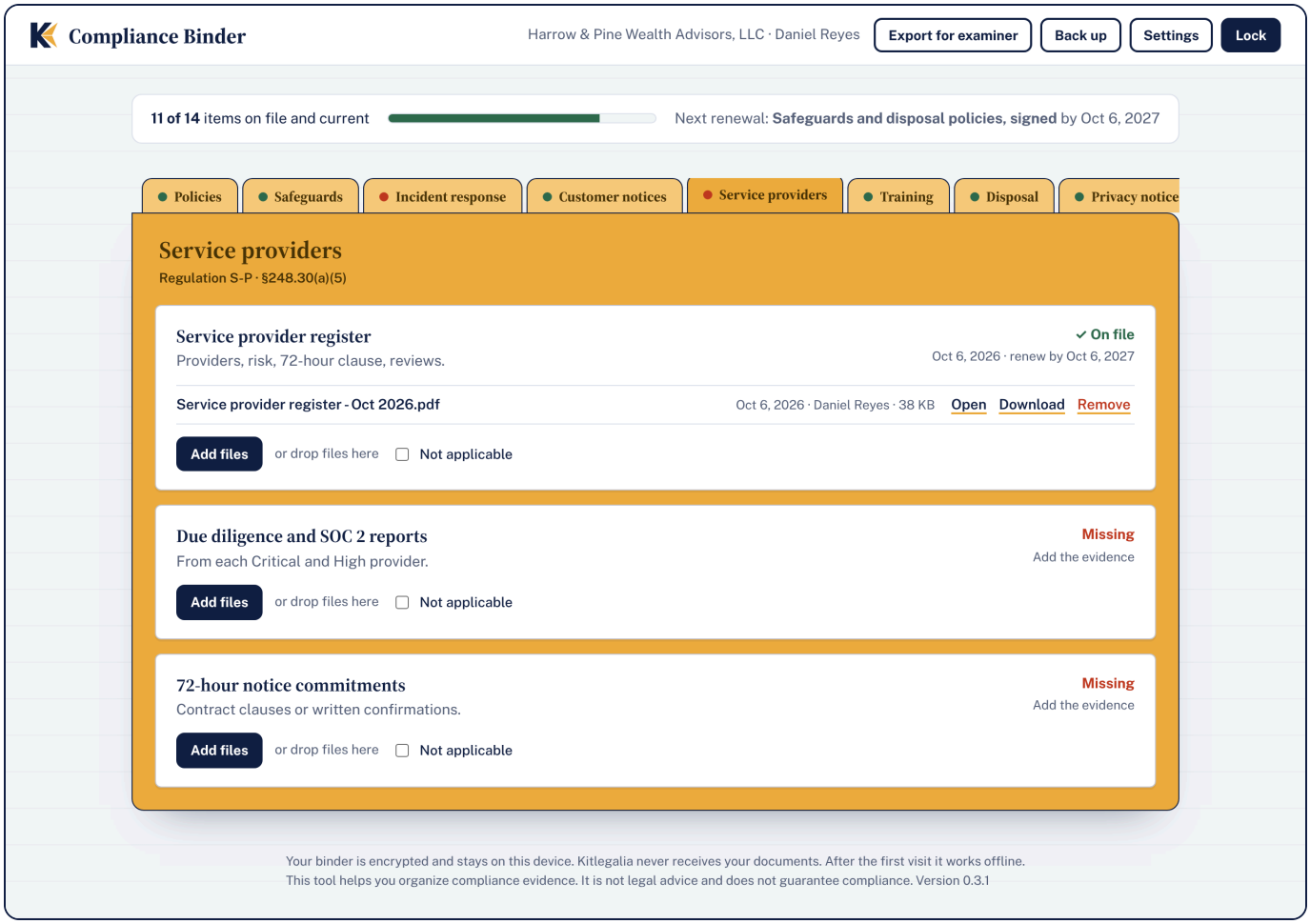


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STEP 2 OCTOBER 6

Before: Service providers is red

The provider register is on file. The SOC 2 reports and the 72-hour notice commitments from the firm's providers are missing, so the tab has a red dot and the binder shows 11 of 14 items.

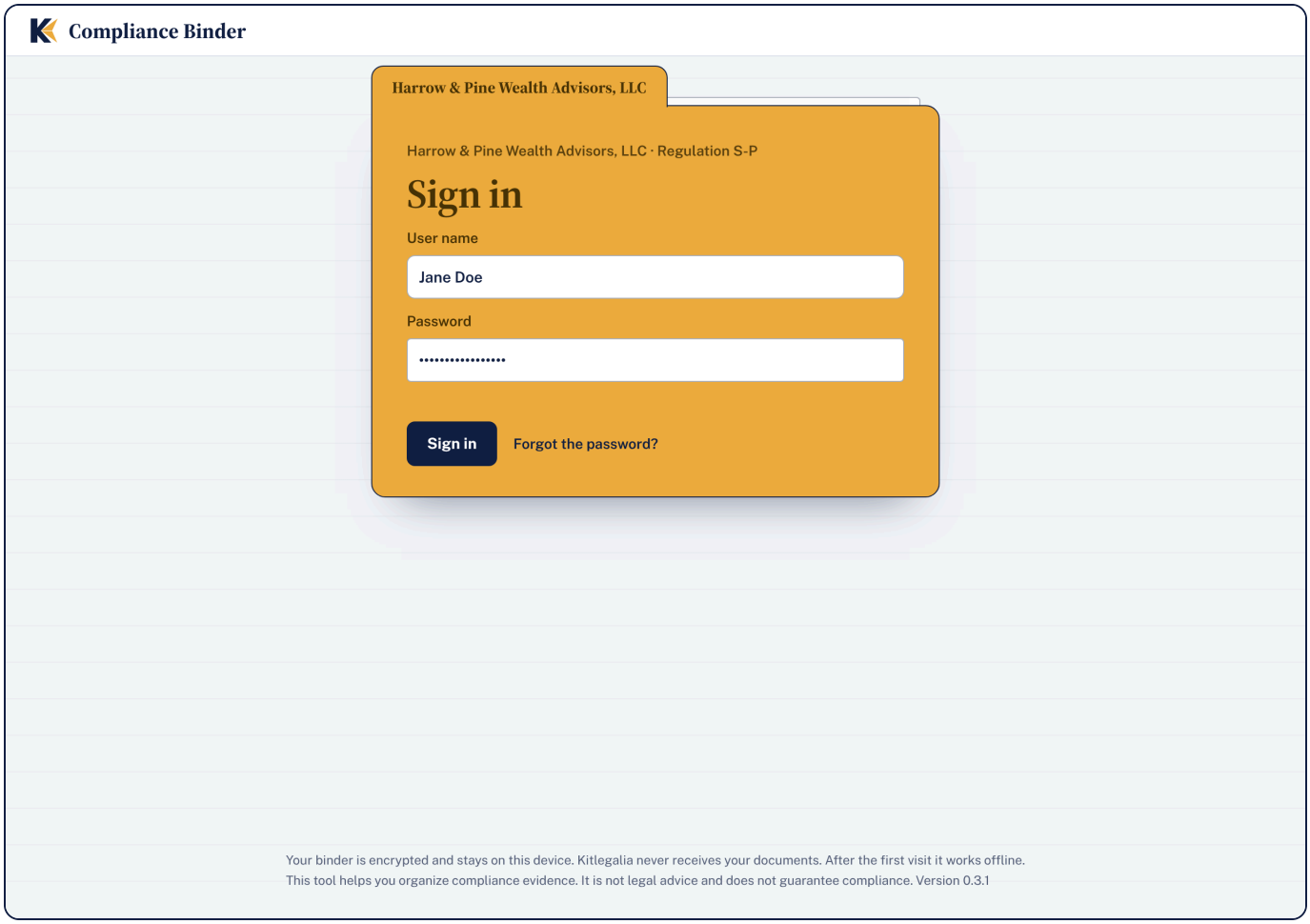


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STEP 3 OCTOBER 28

Jane signs in

The binder is encrypted on the office computer. Without a user name and password, nobody can open it.

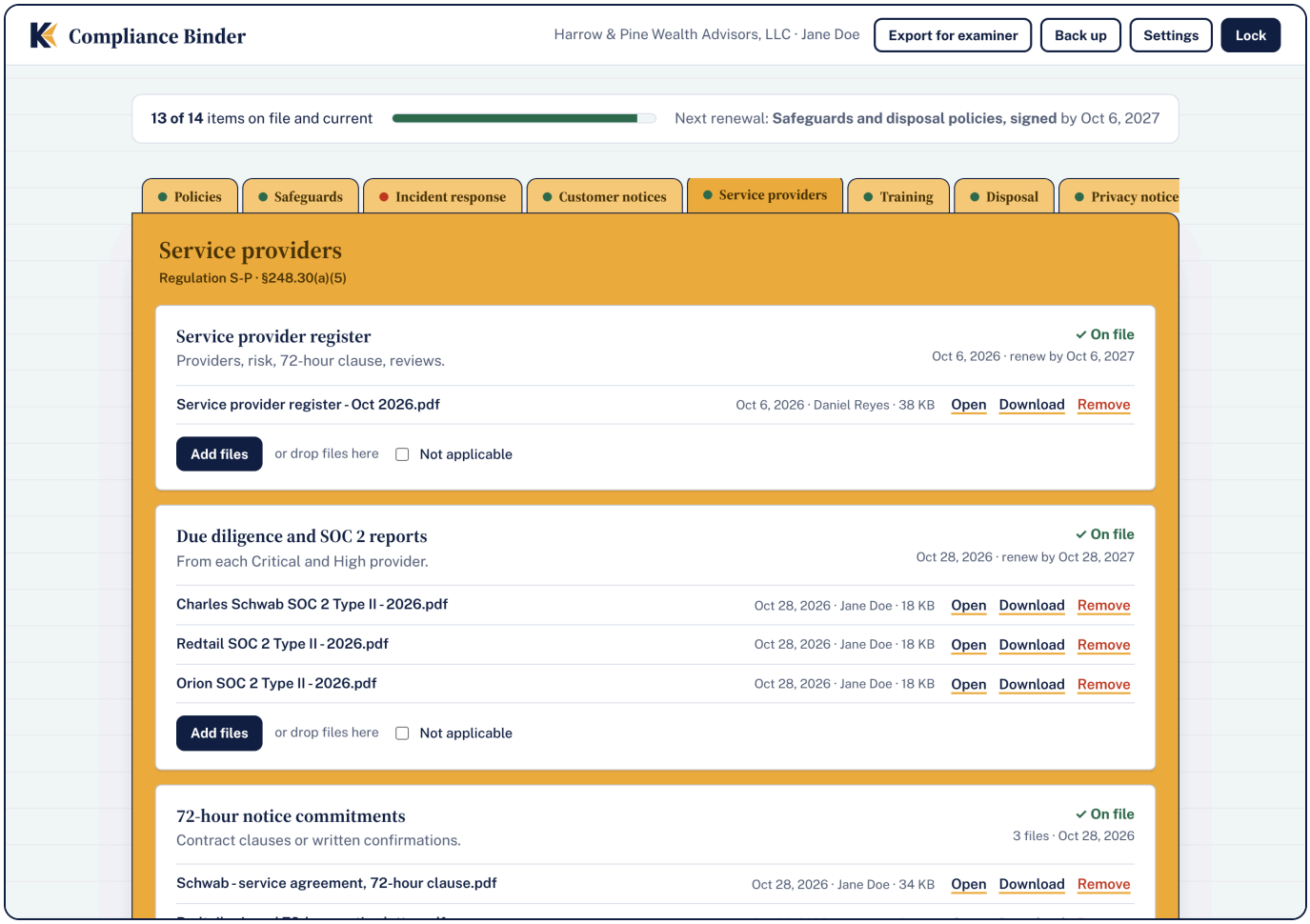


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STEP 4 OCTOBER 28

After: green, with who and when

Jane files the SOC 2 reports from Schwab, Redtail and Orion, and the three 72-hour notice commitments. Both items say On file, the dot turns green and the count goes to 13 of 14. Every file shows the date and who added it, and when it has to be renewed.

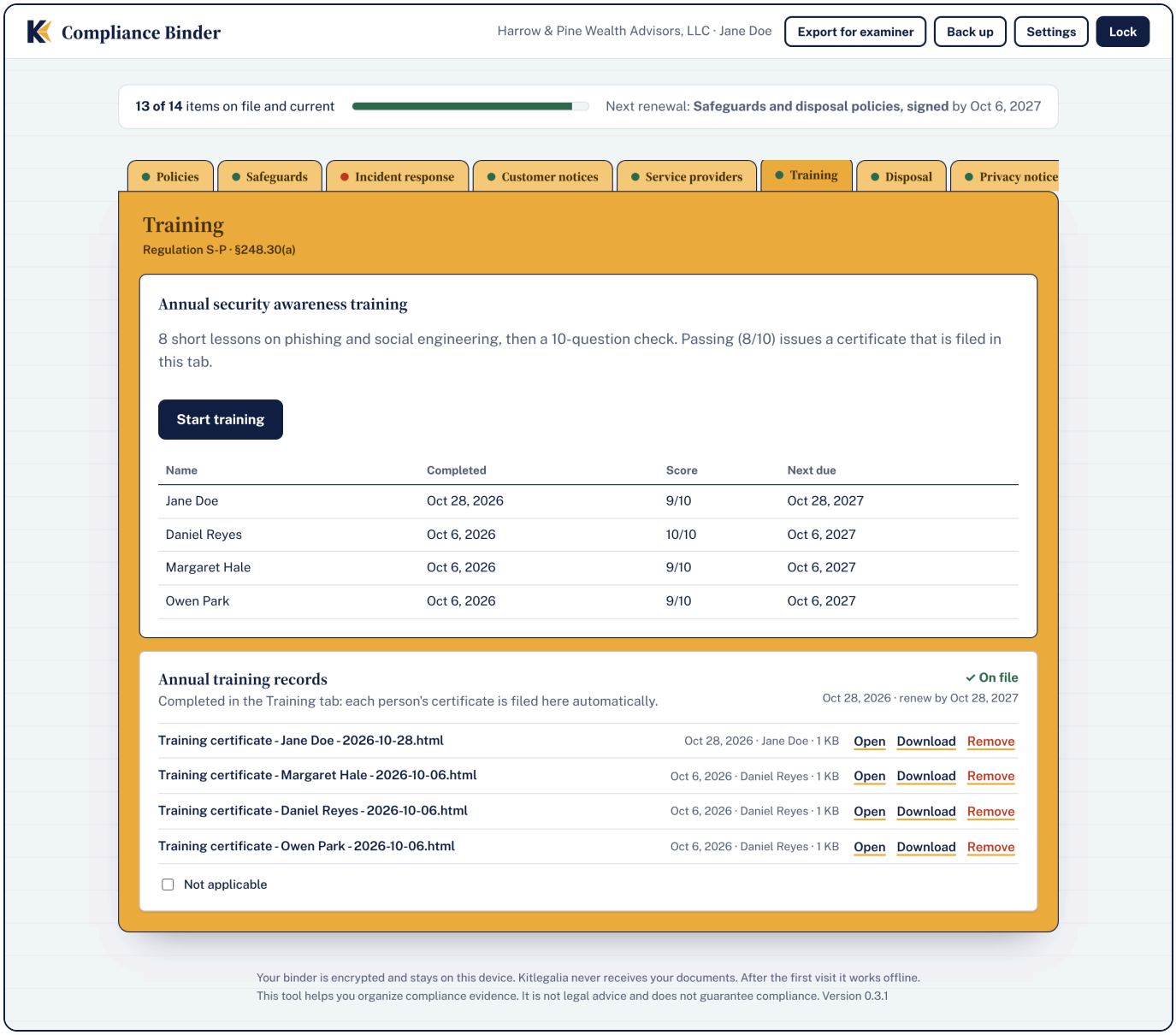


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STEP 5 OCTOBER 28

Jane's training files itself

Jane takes the short lessons and the 10-question check inside the binder. Her certificate is filed in the Training tab with the date and next due date.

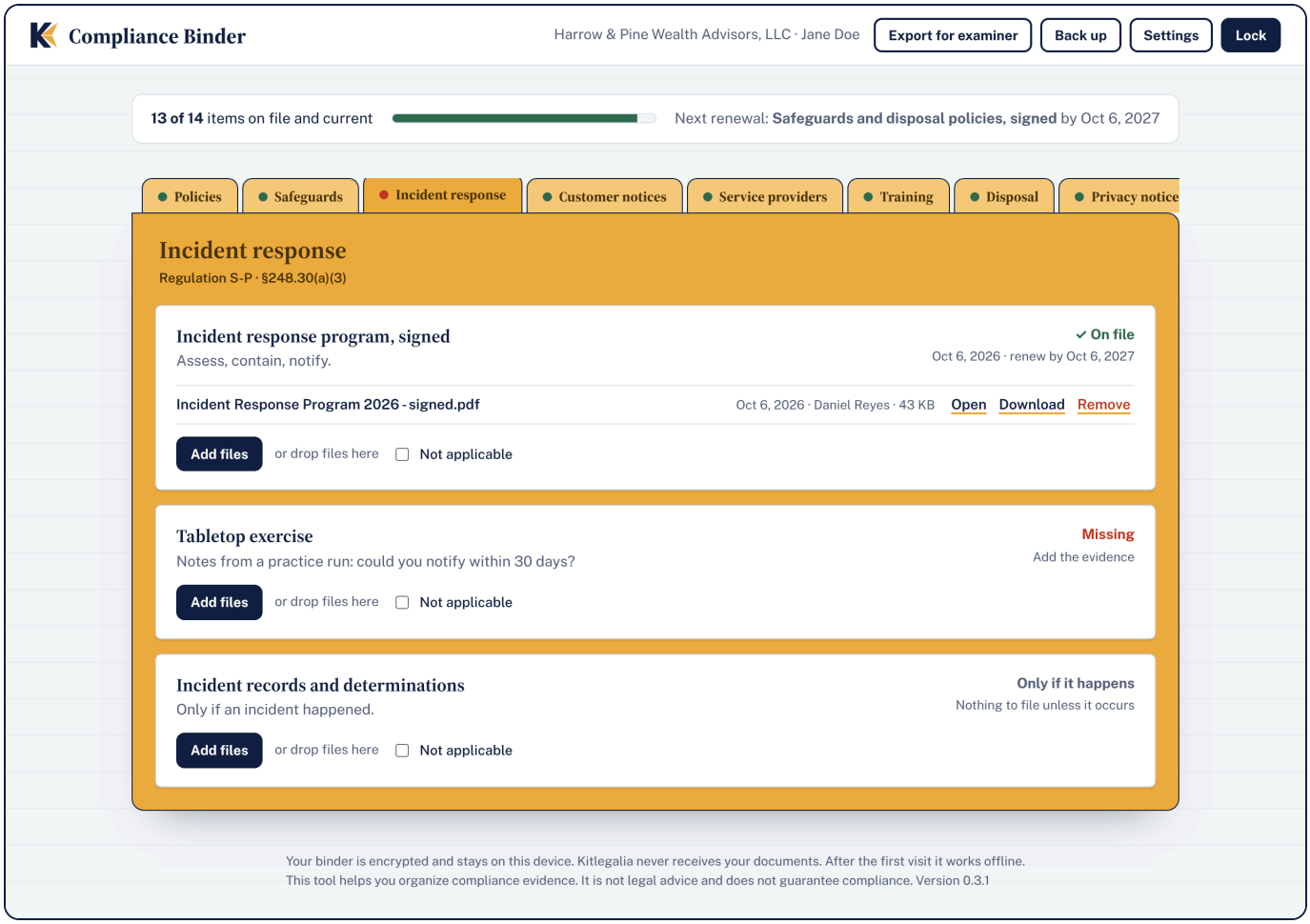


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STEP 6

What is left

One item is still missing: the tabletop exercise. The Incident response tab stays red until it is filed, so nothing gets forgotten.



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STEP 7 THE DOCUMENTS

Written by the Reg S-P Builder from your answers

First page of Harrow & Pine's policies. Each section points to the part of 17 CFR 248.30 it covers.

Harrow & Pine Wealth Advisors, LLC

Regulation S-P Safeguards and Disposal Policies and Procedures
Effective 11/02/2026 · Next review due 11/02/2027
410 Market Street, Suite 300 · Lancaster, PA, 17603

1. Purpose and scope

Harrow & Pine Wealth Advisors, LLC ("the Firm") is a registered investment adviser and a covered institution under Regulation S-P (17 CFR Part 248, Subpart A), as amended by the SEC in 2024. These written policies and procedures address administrative, technical and physical safeguards reasonably designed to (i) ensure the security and confidentiality of customer information, (ii) protect against reasonably anticipated threats or hazards to its security or integrity, and (iii) protect against unauthorized access to or use of customer information that could result in substantial harm or inconvenience to any customer.

"Customer information" includes any record containing nonpublic personal information about a customer of the Firm, and information about customers of other financial institutions that the Firm receives, in paper, electronic or other form. The policies apply to all principals, employees and contractors and to every system, device and location where customer information is kept.

2. Responsibility

Daniel Reyes, Chief Compliance Officer administers these policies, maintains the incident response program, oversees service providers and reports to Margaret Hale, CFP at least annually. Contact: daniel@harrowpinewealth.com · (717) 555-0187.

The eight documents (24 pages for this firm)	Pages
Safeguards and disposal policies and procedures	5
Incident response program · Incident record and notification determination	3 + 2
30-day customer notice template · Service provider register and due diligence	2 + 2
72-hour notice letters, one per provider	3
Training log and staff acknowledgments · Annual Reg S-P review	5 + 2

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